

Nation's 15 largest banks, thrifts under a severe enforcement action

All metrics are for the quarter ended Sept. 30, 2012

Name (top-level ticker)	Total assets (\$B)	Net income (\$000)	Brokered deposits/deposits (%)	NPA + loans 90PD/tang. equity + LLR (%)*	Risk-based capital ratio (%)	Leverage ratio (%)
JPMorgan Chase Bank NA (JPM)	1,850.22	4,087,000	0.08	35.34	12.91	6.08
Bank of America NA (BAC)	1,448.27	2,957,960	4.16	56.20	15.18	8.76
Citibank NA (C)	1,365.03	3,936,000	6.80	20.75	16.65	9.71
Wells Fargo Bank NA (WFC)	1,218.80	4,626,000	1.78	52.95	12.11	8.22
U.S. Bank NA (USB)	342.63	1,389,106	1.82	39.47	12.97	8.96
PNC Bank NA (PNC)	292.50	851,113	0.10	29.33	14.00	10.09
Bank of New York Mellon (BK)	264.97	433,000	0.00	2.84	14.84	5.53
HSBC Bank USA NA	196.24	-719,679	7.22	14.19	20.28	8.01
SunTrust Bank (STI)	168.95	148,641	6.01	40.00	13.39	9.05
Capital One NA (COF)	161.28	595,557	1.99	14.27	13.59	10.25
Goldman Sachs Bank USA (GS)	120.44	377,000	56.19	0.00	18.04	17.75
Ally Bank	92.77	230,681	21.51	6.35	18.00	15.47
Sovereign Bank NA	82.46	123,434	7.18	18.39	14.89	10.52
Capital One Bank (USA) NA (COF)	77.76	626,494	21.94	16.93	15.42	10.85
American Express Bank FSB (AXP)	36.60	417,862	21.93	6.20	19.58	17.85
Median of all banks, thrifts under severe enforcement actions	0.19	47	0.00	68.60	14.08	8.69

Banks and thrifts included in the above list are the largest banks or thrifts by assets as of Sept. 30, 2012, that are also currently under a prompt corrective action directive, cease and desist order or formal agreement/consent order from a federal regulatory agency issued from Jan. 1, 2007, through Nov. 26, 2012.

Top-level tickers are included only for those companies with U.S.-based ultimate parent companies.

* (Nonperforming assets + loans 90 or more days past due) / (tangible equity + loan loss reserve) This is commonly known as the Texas Ratio.

Risk-based capital ratio = total capital (Tier 1 core capital + Tier 2 supplemental capital) / risk-adjusted assets.

Leverage ratio = core capital (Tier 1) / average total assets.

All information is current as of Nov. 26, 2012, and is based on regulatory filings.

Source: SNL Financial

